

STIC Database Tracking Number: 379390

To: JAMIE SWARTZ  
Location: KNX-4C59  
Art Unit: 3684  
Wednesday, November 30, 2011  
  
Case Serial Number: 10/083250

From: ROBERT FINLEY  
Location: EIC3600  
KNX-2A80-C  
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### Search Notes

Dear Examiner Swartz:

Please find attached the results of your search for the above-referenced case. The search was conducted in the Business Methods Template databases appropriate for the application.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

Dialog search results are presented in two formats, Word (.doc) and Acrobat (.pdf).

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search.

## Contents

I.....	1
I. POTENTIAL REFERENCES OF INTEREST .....	3
A. Dialog .....	3
B. Additional Resources Searched .....	4
II. INVENTOR SEARCH RESULTS FROM DIALOG .....	5
III. TEXT SEARCH RESULTS FROM DIALOG.....	10
A. Patent Files, Full-text.....	10
B. Patent Files, Abstract .....	21
IV. TEXT SEARCH RESULTS FROM DIALOG.....	28
A. NPL Files, Abstract.....	28
B. NPL Files, Full-text.....	30
V. ADDITIONAL RESOURCES SEARCHED.....	45

## I. Potential References of Interest

### A. Dialog

Patent Literature: Full Text

5/3,K/4 (Item 4 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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01043246 \*\*Image available\*\*

SYSTEM AND METHOD FOR GUARANTEEING MINIMUM PERIODIC RETIREMENT INCOME  
PAYMENTS USING AN ADJUSTMENT ACCOUNT  
SYSTEME ET PROCEDE PERMETTANT DE GARANTIR LE VERSEMENT PERIODIQUE D'UN  
REVENU DE RETRAITE MINIMUM AU MOYEN D'UN COMPTE DE RAJUSTEMENT

Patent Applicant/Assignee:

GE FINANCIAL ASSURANCE HOLDINGS INC (a Richmond corporation), 6604 West  
Broad Street, Richmond, VA 23230, US, US (Residence), US (Nationality)

Inventor(s):

STIFF Geoffrey, 115 Colony Lake Drive, Richmond, VA 23230, US,  
FAY Mary, 9301 Sandy Spring Circle, Apt. I, Richmond, VA 23294, US,  
HALEY Paul, 12141 Morestead Court, Glen Allen, VA 23059, US,  
ROOT Vickey, 2504 Potomac Hunt Lane, #2B, Richmond, VA 23233, US,  
SHARPE Matthew, 6124 Chadsworth Terrace, Glen Allen, VA 23059, US,

Legal Representative:

ALBERT Jennifer A (et al) (agent), Hunton & Williams, 1900 K Street,  
N.W., Washington, DC 20006, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200373227 A2-A3 20030904 (WO 0373227)  
Application: WO 2003US5696 20030226 (PCT/WO US03005696)  
Priority Application: US 200283250 20020227

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG  
SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT SE SI  
SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11875

Fulltext Availability:

Detailed Description

Claims

English Abstract

A system and method for providing a user with guaranteed minimum retirement income payments is disclosed. A variable immediate annuity module receives an initial payment. The module uses the payment to generate periodic retirement income. This income is compared to a user defined minimum income. If the periodic retirement income payment is less than the defined minimum income, an adjustment module calculates a difference of the two income amounts, pays the minimum income and stores the difference as an account balance (Figure 5).

#### B. Additional Resources Searched

Nothing of interest found.

## II. Inventor Search Results from Dialog

Patent Literature: Inventor search

File 347:JAPIO Dec 1976-2011/AUG(Updated 111124)

(c) 2011 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-201147

(c) 2011 European Patent Office

File 349:PCT FULLTEXT 1979-2011/UB=20111124|UT=20111117

(c) 2011 WIPO/Thomson

File 350:Derwent WPIX 1963-2011/UD=201176

(c) 2011 Thomson Reuters

Set	Items	Description
S1	24	AU=STIFF G?
S2	99	AU=FAY M?
S3	72	AU=HALEY P?
S4	44	AU=ROOT V?
S5	62	AU=SHARPE M?
S6	261	S1 OR S2 OR S3 OR S4 OR S5
S7	3	S6 AND ((RETIREMENT OR PENSION? ? OR ANNUIT?)(5N)(INCOME OR PAY? OR PAID OR REVENUE OR BENEFIT? ?)(5N)(GUARANTEE? OR WARRANT? OR PROMIS? OR INSUR? OR PROTECT?))(S)((ADJUST? OR CORRECT? OR COMPENSAT? OR ARBITRA?)(6N)(MODULE? ? OR ACCOUNT? ? OR UNIT? ? OR COMPONENT? ?))

7/3/1 (Item 1 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2011 European Patent Office. All rts. reserv.

01650344

SYSTEM AND METHOD FOR GUARANTEEING MINIMUM PERIODIC RETIREMENT  
INCOME PAYMENTS USING AN ADJUSTMENT ACCOUNT

SYSTEME ET PROCEDE PERMETTANT DE GARANTIR LE VERSEMENT PERIODIQUE D'UN  
REVENU DE RETRAITE MINIMUM AU MOYEN D'UN COMPTE DE RAJUSTEMENT

PATENT ASSIGNEE:

GE Financial Assurance Holdings, Inc. (a Richmond Corporation), (3153434)  
, 6604 West Broad Street, Richmond, VI 23230, (US), (Applicant  
designated States: all)

INVENTOR:

STIFF, Geoffrey, 115 Colony Lake Drive, Richmond, VA 23230, (US)

FAY, Mary, 9301 Sandy Spring Circle Apt. I, Richmond, VA 23294,  
(US)

HALEY, Paul, 12141 Morestead Court, Glen Allen, VA 23059, (US)

ROOT, Vickey, 2504 Potomac Hunt Lane, 2B, Richmond, VA 23233, (US)

SHARPE, Matthew, 6124 Chadsworth Terrace, Glen Allen, VA 23059,  
(US)

PATENT (CC, No, Kind, Date):

WO 2003073227 030904

APPLICATION (CC, No, Date): EP 2003713669 030226; WO 2003US5696 030226

PRIORITY (CC, No, Date): US 83250 020227

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;  
HU; IE; IT; LI; LU; MC; NL; PT; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO

INTERNATIONAL PATENT CLASS (V7): G06F-001/00

LANGUAGE (Publication,Procedural,Application): English; English; English

7/3/2 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2011 WIPO/Thomson. All rts. reserv.

01043246 \*\*Image available\*\*

SYSTEM AND METHOD FOR GUARANTEEING MINIMUM PERIODIC RETIREMENT  
INCOME PAYMENTS USING AN ADJUSTMENT ACCOUNT

SYSTEME ET PROCEDE PERMETTANT DE GARANTIR LE VERSEMENT PERIODIQUE D'UN  
REVENU DE RETRAITE MINIMUM AU MOYEN D'UN COMPTE DE RAJUSTEMENT

Patent Applicant/Assignee:

GE FINANCIAL ASSURANCE HOLDINGS INC (a Richmond corporation), 6604 West  
Broad Street, Richmond, VA 23230, US, US (Residence), US (Nationality)

Inventor(s):

STIFF Geoffrey, 115 Colony Lake Drive, Richmond, VA 23230, US,  
FAY Mary, 9301 Sandy Spring Circle, Apt. I, Richmond, VA 23294, US,

HALEY Paul, 12141 Morestead Court, Glen Allen, VA 23059, US,  
ROOT Vicky, 2504 Potomac Hunt Lane, #2B, Richmond, VA 23233, US,  
SHARPE Matthew, 6124 Chadsworth Terrace, Glen Allen, VA 23059, US,

Legal Representative:

ALBERT Jennifer A (et al) (agent), Hunton & Williams, 1900 K Street,  
N.W., Washington, DC 20006, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200373227 A2-A3 20030904 (WO 0373227)

Application: WO 2003US5696 20030226 (PCT/WO US03005696)

Priority Application: US 200283250 20020227

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG  
SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT SE SI  
SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11875

7/3/3 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0013226735 - Drawing available

WPI ACC NO: 2003-311529/200330

Related WPI Acc No: 2003-266700; 2005-504866; 2006-470287

XRPX Acc No: N2003-247987

Guaranteed minimum retirement income payment provision  
system stores balance amount in adjustment account, if periodic  
retirement payment is less than guaranteed minimum  
periodic retirement payment

Patent Assignee: FAY M (FAYM-I); GE FINANCIAL ASSURANCE HOLDINGS INC  
(GENE); HALEY P (HALE-I); ROOT V (ROOT-I); SHARPE M (SHAR-I); STIFF G  
(STIF-I)

Inventor: FAY M; HALEY P; ROOT V; SHARPE M;  
STIFF G

Patent Family (4 patents, 100 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
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US 20020194098	A1	20021219	US 2001876053	A	20010608	200330 B
			US 200283250	A	20020227	

WO 2003073227	A2	20030904	WO 2003US5696	A	20030226	200358 E
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AU 2003217709	A1	20030909	AU 2003217709	A	20030226	200428 E
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AU 2003217709	A8	20051103	AU 2003217709	A	20030226	200629 E
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Priority Applications (no., kind, date): US 2001876053 A 20010608; US  
200283250 A 20020227

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
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US 20020194098	A1	EN	22	8	C-I-P of application US 2001876053
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WO 2003073227	A2	EN			
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National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY

BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID

IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ

NO NZ OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VC  
VN YU ZA ZM ZW

Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI  
FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT SD SE SI SK SL SZ TR  
TZ UG ZM ZW

AU 2003217709 A1 EN Based on OPI patent WO 2003073227

AU 2003217709 A8 EN Based on OPI patent WO 2003073227

Non-Patent Literature: Inventor search

File 2:INSPEC 1898-2011/Nov W3

(c) 2011 The IET

File 9:Business & Industry(R) Jul/1994-2011/Nov 28

(c) 2011 Gale/Cengage

File 13:BAMP 2011/Nov 28

(c) 2011 Gale/Cengage

File 15:ABI/Inform(R) 1971-2011/Nov 28

(c) 2011 ProQuest Info&Learning

File 16:Gale Group PROMT(R) 1990-2011/Nov 23

(c) 2011 Gale/Cengage

File 20:Dialog Global Reporter 1997-2011/Nov 29

(c) 2011 Dialog

File 35:Dissertation Abs Online 1861-2011/Oct

(c) 2011 ProQuest Info&Learning

File 65:Inside Conferences 1993-2011/Nov 29

(c) 2011 BLDSC all rts. reserv.

File 75:TGG Management Contents(R) 86-2011/Nov W3

(c) 2011 Gale/Cengage

File 95:TEME-Technology & Management 1989-2010/Oct W3

(c) 2010 FIZ TECHNIK

File 99:Wilson Appl. Sci & Tech Abs 1983-2011/Oct

(c) 2011 The HW Wilson Co.

File 139:EconLit 1969-2011/Oct

(c) 2011 American Economic Association

File 148:Gale Group Trade & Industry DB 1976-2011/Nov 24

(c) 2011 Gale/Cengage

File 160:Gale Group PROMT(R) 1972-1989

(c) 1999 The Gale Group

File 256:TecTrends 1982-2011/Apr W1

(c) 2011 Info.Sources Inc. All rights res.

File 267:Finance & Banking Newsletters 2008/Sep 29

(c) 2008 Dialog

File 268:Banking Info Source 1981-2011/Nov W3

(c) 2011 ProQuest Info&Learning

File 275:Gale Group Computer DB(TM) 1983-2011/Nov 28



(c) 2011 Gale/Cengage  
File 474:New York Times Abs 1969-2011/Nov 29  
(c) 2011 The New York Times  
File 475:Wall Street Journal Abs 1973-2011/Feb 14  
(c) 2011 The New York Times  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 Gale/Cengage  
File 610:Business Wire 1999-2011/Nov 29  
(c) 2011 Business Wire.  
File 613:PR Newswire 1999-2011/Nov 29  
(c) 2011 PR Newswire Association Inc  
File 621:Gale Group New Prod.Annou.(R) 1985-2011/Nov 28  
(c) 2011 Gale/Cengage  
File 624:McGraw-Hill Publications 1985-2011/Nov 29  
(c) 2011 McGraw-Hill Co. Inc  
File 625:American Banker Publications 1981-2008/Jun 26  
(c) 2008 American Banker  
File 626:Bond Buyer Full Text 1981-2008/Jul 07  
(c) 2008 Bond Buyer  
File 634:San Jose Mercury Jun 1985-2011/Nov 26  
(c) 2011 San Jose Mercury News  
File 636:Gale Group Newsletter DB(TM) 1987-2011/Nov 24  
(c) 2011 Gale/Cengage  
File 647:UBM Computer Fulltext 1988-2011/Nov W4  
(c) 2011 UBM, LLC  
File 674:Computer News Fulltext 1989-2006/Sep W1  
(c) 2006 IDG Communications  
File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	11	AU=(STIFF, G? OR STIFF G? OR STIFF(2N)G?)
S2	942	AU=(FAY, M? OR FAY M? OR FAY(2N)M?)
S3	148	AU=(HALEY, P? OR HALEY P? OR HALEY(2N)P?)
S4	23	AU=(ROOT, V? OR ROOT V? OR ROOT(2N)V?)
S5	625	AU=(SHARPE, M? OR SHARPE M? OR SHARPE(2N)M?)
S6	1749	S1 OR S2 OR S3 OR S4 OR S5
S7	0	S6 AND ((RETIREMENT OR PENSION? ? OR ANNUIT?)(5N)(INCOME OR PAY? OR PAID OR REVENUE OR BENEFIT? ?)(5N)(GUARANTEE? OR WARRANT? OR PROMIS? OR INSUR? OR PROTECT?))(S)((ADJUST? OR CORRECT? OR COMPENSAT? OR ARBITRA?)(6N)(MODULE? ? OR ACCOUNT? ? OR UNIT? ? OR COMPONENT? ?))

### III. Text Search Results from Dialog

#### A. Patent Files, Full-text

Patent Literature: Full Text

Dialog files: 348,349

File 348:EUROPEAN PATENTS 1978-201147

(c) 2011 European Patent Office

File 349:PCT FULLTEXT 1979-2011/UB=20111124/UT=20111117

(c) 2011 WIPO/Thomson

Set	Items	Description
S1	962	(RETIREMENT OR PENSION? ? OR 401K OR IRA OR ANNUIT?)(5N)(INCOME OR BENEFIT? ? OR FUND? ? OR COMPENSAT? OR DISBURS? OR DISTRIBUTUT? OR PAYMENT? ? OR PAY()OUT? ? OR PAYOUT? ? OR REVENUE)
S2	519	(GUARANTEE? OR WARRANT? OR PROMIS? OR INSUR? OR ASSUR? OR - ENSUR? OR INDEMNI? OR PLEDG? OR PROTECT?)(8N)(INCOME OR PAY? ? OR PAYING OR PAYMENT? ? OR PAID OR PAY()OUT? ? OR PAYOUT? ? - OR AMOUNT? ? OR VOLUME? ? OR QUANTIT? OR LEVEL? ? OR VALUE? ? OR VALUAT?)
S3	538	(ADJUST? OR VARY? OR VARIA? OR REVIS? OR CORRECT? OR ACCOMMODAT? OR ADAPT? OR DIFFERENTIAL? OR COMPENSAT? OR ARBITRA?)(-6N)(MODULE? ? OR ACCOUNT? ? OR UNIT? ? OR COMPONENT? ? OR PROGRAM? ? OR ROUTINE? ? OR SEQUENCE? ? OR FUNCTION? ? OR PROCESS OR PROCESSES OR PROCEDURE? ?)
S4	461	(DIFFERENCE OR DIFFERENT OR DIFFERING OR DIVERG? OR DEVIAT? OR DISCREPANC? OR POSITIVE OR NEGATIVE OR DISPARITY OR GAP)(-6N)(VALUE? ? OR AMOUNT? ? OR LEVEL? ? OR VALUAT? OR WORTH)
S5	7	(S1(20N)S2)(F)(S3(20N)S4)

5/3,K/1 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2011 WIPO/Thomson. All rts. reserv.

02002681 \*\*Image available\*\*

COMPUTER IMPLEMENTED METHOD AND APPARATUS FOR ESTABLISHING AND EXECUTING A DYNAMIC EQUITY INSTRUMENT

PROCEDE MIS EN OEUVRE PAR ORDINATEUR ET APPAREIL D'ETABLISSEMENT ET D'EXECUTION D'UN INSTRUMENT DE CAPITAUX PROPRES DYNAMIQUE

Patent Applicant/Assignee:

LEMPCO INDUSTRIES INC, P.O. Box 210, Bath, OH 44210-0210, US, US  
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

STRNAD II James Frank, 631 Cabrillo Street, Stanford, CA 94305, US, US

(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

GLENN Michael A et al (agent), Glenn Patent Group, 3475 Edison Way, Ste.  
L., Menlo Park, CA 94025, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 201085481 A1 20100729 (WO 1085481)

Application: WO 2010US21490 20100120 (PCT/WO US2010021490)

Priority Application: US 2010689132 20100118; US 2009145938 20090120

Designated States:

(All protection types applied unless otherwise stated - for applications  
2004+)

AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CL CN CO CR CU CZ  
DE DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP  
KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY  
MZ NA NG NI NO NZ OM PE PG PH PL PT RO RS RU SC SD SE SG SK SL SM ST SV  
SY TH TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC  
MK MT NL NO PL PT RO SE SI SK SM TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 48864

Fulltext Availability:

Detailed Description

Detailed Description

... its intrinsic value at all times. This very pure version of neutrality  
is not a practical target. Even if the adjustment process  
were continuous, leaving no time gaps for intrinsic value to  
diverge from actual value, the data required by the process  
is neither continuously available nor error free. There is an unavoidable  
element of approximation...based home valuation is feasible, daily  
adjustment might be easy and quite reasonable. Daily adjustment should  
eliminate any problems with deviations from intrinsic value  
due to temporal gaps between adjustments. Of course, the accuracy of the  
adjustment process itself remains a concern independent of  
frequency.

The Analytic Machine for Implementing ANZIE-DOOR

Figure 5 is a flow chart...Version and Other Possible Features

It is simple to combine versions, resulting in an approach that yields a

lump sum payment plus an annuity type of payment. The investor accrues insured equity, committed equity, or some mix between the two each period based on the payment to the homeowner for that...

5/3,K/2 (Item 2 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2011 WIPO/Thomson. All rts. reserv.

01582132 \*\*Image available\*\*

INVESTMENT PRODUCT, METHODS AND SYSTEM FOR ADMINISTRATION THEREOF  
PRODUIT D'INVESTISSEMENT, ET PROCEDES ET SYSTEME D'ADMINISTRATION DE CE  
PRODUIT D'INVESTISSEMENT

Patent Applicant/Assignee:

SUN LIFE ASSURANCE COMPANY OF CANADA (US), One Sun Life Industrial Park,  
Wellesley, MA 02481, US, US (Residence), US (Nationality), (For all  
designated states except: US)

Patent Applicant/Inventor:

JEUDY Fabien, 71-81 Narain Terrace, Union Park Road, Pali Hill, Bandra  
(w) Mumbai 400050, IN, IN (Residence), CA (Nationality), (Designated  
only for: US)

BORSKIY Alexander D, 12 Holmes Street, Needham, MA 02492, US, US  
(Residence), US (Nationality), (Designated only for: US)

WALSH Adele, Ballyfacey, Glenmore, Co. Kilkenny, IE, IE (Residence), IE  
(Nationality), (Designated only for: US)

RODEO Karen, 18 Tremont Road, Billerica, MA 01821, US, US (Residence), US  
(Nationality), (Designated only for: US)

PROUGH Joel A, 15 Nickerson Road, Lexington, MA 02421, US, US (Residence)  
, US (Nationality), (Designated only for: US)

Legal Representative:

HENRY Steven J (agent), Wolf, Greenfield & Sacks, P.C., 600 Atlantic  
Avenue, Boston, MA 02210, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 2007127427 A2-A3 20071108 (WO 07127427)

Application: WO 2007US10335 20070427 (PCT/WO US2007010335)

Priority Application: US 2006795887 20060427

Designated States:

(All protection types applied unless otherwise stated - for applications  
2004+)

AE AG AL AM AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK  
DM DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM  
KN KP KR KZ LA LC LK LR LS LT LU LY MA MD MG MK MN MW MX MY MZ NA NG NI  
NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT  
TZ UA UG US UZ VC VN ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC MT

NL PL PT RO SE SI SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 25560

Fulltext Availability:

Detailed Description

#### Detailed Description

... stream of income by simply withdrawing an amount (let's say, for example, \$5000) every year. However, this stream of income is not guaranteed for life. On variable annuities, the investment funds can decline in value significantly. On fixed annuities, the Certificate Owner can outlive the accumulated funds. On indexed annuities, the...

...certificate owner's investment account value using an applicable one of said participation rates and an index value. The processing module may make no adjustment to said investment account if the index value is not positive.

Yet another aspect is a computer-implemented method of administering a plurality of annuity accounts, comprising: establishing in a data...

...otherwise.

Once the payment entitlement date is reached, the Certificate Owner can decide when to have the issuer commence periodic payments. (The annuity product preferably provides a table, formula or other method for determining the maximum amount of payments so as not to reduce future benefit guarantees, or it allows the Certificate Owner, prior to annuitization, to set an amount.) ...all times equal to premiums received less any withdrawals made, with both accumulated at the guaranteed minimum interest rate.

**Benefit Value** The benefit value is the greater of the account value and guaranteed minimum value.

**4. CERTIFICATE BENEFIT PROVISIONS** This certificate provides for the payment of four different types of benefits: (a) surrender benefits; (b) death benefits; (c) lifetime benefits; and (d) annuity benefits.

Once a benefit becomes payable, all other benefits expire. The only

exception is when a death benefit becomes payable and the designated beneficiary...

...You may change the Annuity Payment Option at any time by written notice at least 30 days prior to the annuity date. Unless you choose otherwise, payments will automatically be based on Option B: Life Income with 10 Years Guaranteed.

**Annuity Date** Unless otherwise specified by you in the application, the annuity date is automatically the mandatory annuity date. The mandatory...

...Surplus We will not pay any dividend on this certificate.

**Certificate Settlement** All amounts due under this certificate will be paid from our office in United States currency.

**Protection of Proceeds** No beneficiary or annuitant may commute or assign any payments under this certificate before they are due. To the extent permitted by law, no payments shall be subject to the...to pay the amount applied, if less than \$2000, in a lump sum rather than in the form of regular payments.

The following annuity payment options are available under this certificate.

**Option A &#8212;Life Income** We guarantee regular payments for as long as the payee lives. Payments stop when the payee dies.

**Option B-Life Income with 5, 10...**

...sum payment equal to the present value of the remaining payments, commuted at the rate used to compute the regular payments.

**Guaranteed Monthly Payments per \$1000 Applied** The minimum monthly payment for each \$1000 applied under each annuity payment option is given in the Monthly Annuity Payment Rate Table. The payee will receive the higher of these guaranteed minimum payments and those we then currently offer as of the date of the first payment.

The Monthly Annuity Payment Rate Table is based on the minimum guaranteed interest rate of 1.5% per year and the 2000 Individual Annuitant Mortality Table for Options A, B and C...partner opt to continue to receive the periodic payments permitted under the Income

Tax Act on the death of the Annuitant, the Guaranteed Minimum Withdrawal Benefit will continue to apply to those periodic payments.

15.16 Changes to Guarantee Options When you select the Guaranteed Minimum Withdrawal Benefit to apply to Non-GWB Units, you also may change the...

5/3,K/3 (Item 3 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2011 WIPO/Thomson. All rts. reserv.

01213391

ENHANCED PARIMUTUEL WAGERING  
PARI DU TYPE PARI MUTUEL AMELIORE

Patent Applicant/Assignee:

LONGITUDE INC, 2 Hudson Place, Hoboken, NJ 07030, US, US (Residence), US  
(Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

LANGE Jeffrey, 3 East 84th Street, Apt. 3, New York, NY 10028, US, US  
(Residence), US (Nationality), (Designated only for: US)

BARON Kenneth Charles, 51 West 86th Street, Apt. 602, New York, NY 10024,  
US, US (Residence), US (Nationality), (Designated only for: US)

WALDEN Charles, 43 Glenwood Road, Montclair, NJ 07043, US, US (Residence)  
, US (Nationality), (Designated only for: US)

HARTE Marcus, 389 Garretson Road, Bridewater, NJ 08807, US, US  
(Residence), IE (Nationality), (Designated only for: US)

Legal Representative:

WEISS Charles A (agent), Kenyon & Kenyon, One Broadway, New York, NY  
10004, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200519986 A2-A3 20050303 (WO 0519986)

Application: WO 2004US25434 20040806 (PCT/WO US2004025434)

Priority Application: US 2003640656 20030813

Designated States:

(All protection types applied unless otherwise stated - for applications  
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO  
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO  
SE SI SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English  
Filing Language: English  
Fulltext Word Count: 182513

Fulltext Availability:  
Detailed Description

#### Detailed Description

... embodiment of a group of DBAR contingent claims, the amount invested for any given state is inversely related to the unit return for that state.

In preferred embodiments of groups of DBAR contingent claims, traders can invest in none, one or...as follows.

- (1) beginning with a distribution of defined states for a group of DBAR contingent claims, computing the standard deviation of returns in value units (e.g., dollars) for each investment in a given state;
- (2) performing a matrix calculation using the standard deviation of...

5/3,K/4 (Item 4 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2011 WIPO/Thomson. All rts. reserv.

01043246 \*\*Image available\*\*

SYSTEM AND METHOD FOR GUARANTEEING MINIMUM PERIODIC RETIREMENT INCOME  
PAYMENTS USING AN ADJUSTMENT ACCOUNT  
SYSTEME ET PROCEDE PERMETTANT DE GARANTIR LE VERSEMENT PERIODIQUE D'UN  
REVENU DE RETRAITE MINIMUM AU MOYEN D'UN COMPTE DE RAJUSTEMENT

Patent Applicant/Assignee:

GE FINANCIAL ASSURANCE HOLDINGS INC (a Richmond corporation), 6604 West  
Broad Street, Richmond, VA 23230, US, US (Residence), US (Nationality)

Inventor(s):

STIFF Geoffrey, 115 Colony Lake Drive, Richmond, VA 23230, US,  
FAY Mary, 9301 Sandy Spring Circle, Apt. I, Richmond, VA 23294, US,  
HALEY Paul, 12141 Morestead Court, Glen Allen, VA 23059, US,  
ROOT Vickey, 2504 Potomac Hunt Lane, #2B, Richmond, VA 23233, US,  
SHARPE Matthew, 6124 Chadsworth Terrace, Glen Allen, VA 23059, US,

Legal Representative:

ALBERT Jennifer A (et al) (agent), Hunton & Williams, 1900 K Street,  
N.W., Washington, DC 20006, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200373227 A2-A3 20030904 (WO 0373227)  
Application: WO 2003US5696 20030226 (PCT/WO US03005696)



Priority Application: US 200283250 20020227

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG  
SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT SE SI  
SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11875

Fulltext Availability:

Detailed Description

Claims

English Abstract

A system and method for providing a user with guaranteed minimum retirement income payments is disclosed. A variable immediate annuity module receives an initial payment. The module uses the payment to generate periodic retirement income. This income is compared to a user defined minimum income. If the periodic retirement income payment is less than the defined minimum income, an adjustment module calculates a difference of the two income amounts, pays the minimum income and stores the difference as an account balance (Figure 5).

5/3,K/5 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2011 WIPO/Thomson. All rts. reserv.

00994559 \*\*Image available\*\*

DIGITAL OPTIONS HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING  
EXCHANGE THEREFOR

OPTIONS NUMERIQUES A RETOURS AJUSTABLES BASEES SUR LA DEMANDE ET BOURSE  
D'ECHANGES COMMERCIAUX AFFERENTE

Patent Applicant/Assignee:

LONGITUDE INC, 650 Fifth Avenue, New York, NY 10019, US, US (Residence),  
US (Nationality)

Inventor(s):

LANGE Jeffrey, 3 East 84th Street, Apt. 3, New York, NY 10028, US,

Legal Representative:

WEISS Charles A (et al) (agent), Kenyon & Kenyon, One Broadway, New York,  
NY 10004, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200323575 A2-A3 20030320 (WO 0323575)

Application: WO 2002US30309 20020909 (PCT/WO US02030309)

Priority Application: US 2001950498 20010910

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI  
SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 122079

Fulltext Availability:

Detailed Description

Claims

Claim

... steps of: (a) receiving an indication of one or more parameters of a financial product; and (b) determining an investment amount and a selected outcome for each contingent claim in a set of one or more contingent claims as a function set having an investment amount and a selected outcome, each investment amount being dependent upon one or more parameters of a financial product and a total amount invested in the auction. An object of the present invention is to provide systems and methods to support and facilitate...claim, on the one hand, as determined by market expectations, information, risk aversion and financial holdings of traders, and the deviations from such value due to liquidity variations, on the other hand. For example, the fair fundamental value in the traditional swap market for a five-year UK...

5/3,K/6 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2011 WIPO/Thomson. All rts. reserv.

00982516   \*\*Image available\*\*

SYSTEM AND METHOD FOR PROVIDING FINANCIAL PLANNING AND ADVICE

SYSTEME ET PROCEDE DE FOURNITURE DE PLANIFICATION ET DE CONSEIL FINANCIERS

Patent Applicant/Assignee:

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY INC, American Express  
Tower, World Financial Center, New York, NY 10285-4900, US, US  
(Residence), US (Nationality)

Inventor(s):

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LIPINSKI Patti P, 7357 Moonlight Lane, Eden Prairie, MN 55346, US,  
MORAN William J, 15510 Oric Avenue, Minnetonka, MN 55345, US,  
OSTREM Linda, 5837 Ewing Avenue South, Edina, MN 55410, US,  
VANNEY Beth M, 610 Gilbert Street, Wausau, WI 54403, US,

Legal Representative:

SOBELMAN Howard I (agent), Snell & Wilmer, L.L.P., One Arizona Center,  
400 East Van Buren, Phoenix, AZ 85004-2202, US,

Patent and Priority Information (Country, Number, Date):

Patent:               WO 200312594 A2-A3 20030213 (WO 0312594)  
Application:        WO 2002US24315 20020731 (PCT/WO US0224315)  
Priority Application: US 2001309103 20010731; US 2002210827 20020731

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI  
SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 43925

Fulltext Availability:

Detailed Description

Detailed Description

... goals (e.g., if the current situation portfolio is used versus if the  
proposed situation portfolio is implemented). Stochastic modeling  
module III analyzes several variables with a wide range of  
different values fi-om year to year to randomly sample values

fi-om actual and/or generated historical data. Por example, some...  
 business owned by a client  
 Income fi-om the sale of real property owned by a client  
 The lump sum income from a company@benefit-income  
 (the company  
 @benefit- retirement-allowance-net -amount)  
 Income fi-om an endowment or a fixed-annuity where the  
 insured is a client  
 Income fi-oni a child endowment where the owner is a client  
 The future cash value payment on a whole life...business owned by a  
 client  
 Income fi-om the sale of real property owned by a client  
 The lump sum income fi-om a company@benefit-income  
 (the company  
 @benefit-retirement-allowance-net amount)  
 Income R-om an endowment where the insured is a client  
 Income fi-orn a child endowment where the owner is a client  
 The future cash value payment on a whole life...

5/3,K/7 (Item 7 from file: 349)  
 DIALOG(R)File 349:PCT FULLTEXT  
 (c) 2011 WIPO/Thomson. All rts. reserv.

00939231 \*\*Image available\*\*

LIFE INSURANCE PRODUCTS UNDER A SINGLE APPROVED FORM  
 PRODUITS D'ASSURANCE-VIE SOUS FORME REGLEMENTAIRE UNIQUE

Patent Applicant/Assignee:

M FINANCIAL HOLDINGS INC doing business as M FINANCIAL GROUP, 205  
 Southeast Spokane Street, Portland, OR 97202-6413, US, US (Residence),  
 US (Nationality)

Inventor(s):

SCHIMINOVICH Gabriel R, M Financial Group, 205 Spokane Street, Portland,  
 OR 97202-6413, US,

Legal Representative:

GRADY L White (agent), Covington & Burling, 1201 Pennsylvania Avenue,  
 N.W., Washington, DC 20004-2401, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200273360 A2-A3 20020919 (WO 0273360)  
 Application: WO 2002US7534 20020313 (PCT/WO US0207534)  
 Priority Application: US 2001275030 20010313; US 2001333748 20011129

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
 prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
 EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI  
 SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW  
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
 (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 118771

Fulltext Availability:

Detailed Description

Claims

## B. Patent Files, Abstract

Patent Literature: Non-Full Text

Dialog files: 347,350

File 347:JAPIO Dec 1976-2011/AUG(Updated 111124)

(c) 2011 JPO & JAPIO

File 350:Derwent WPIX 1963-2011/UD=201176

(c) 2011 Thomson Reuters

Set	Items	Description
S1	770	(RETIREMENT OR PENSION? ? OR 401K OR IRA OR ANNUIT?)(5N)(INCOME OR BENEFIT? ? OR FUND? ? OR COMPENSAT? OR DISBURS? OR DISTRIBUTUT? OR PAYMENT? ? OR PAY()OUT? ? OR PAYOUT? ? OR REVENUE)
S2	252	(GUARANTEE? OR WARRANT? OR PROMIS? OR INSUR? OR ASSUR? OR - ENSUR? OR INDEMNI? OR PLEDG? OR PROTECT?)(8N)(INCOME OR PAY? ? OR PAYING OR PAYMENT? ? OR PAID OR PAY()OUT? ? OR PAYOUT? ? - OR AMOUNT? ? OR VOLUME? ? OR QUANTIT? OR LEVEL? ? OR VALUE? ? OR VALUAT?)
S3	83	(ADJUST? OR VARY? OR VARIA? OR REVIS? OR CORRECT? OR ACCOMMODAT? OR ADAPT? OR DIFFERENTIAL? OR COMPENSAT? OR ARBITRA?)(-6N)(MODULE? ? OR ACCOUNT? ? OR UNIT? ? OR COMPONENT? ? OR PROGRAM? ? OR ROUTINE? ? OR SEQUENCE? ? OR FUNCTION? ? OR PROCESS OR PROCESSES OR PROCEDURE? ?)
S4	29	(DIFFERENCE OR DIFFERENT OR DIFFERING OR DIVERG? OR DEVIAT? OR DISCREPANC? OR POSITIVE OR NEGATIVE OR DISPARITY OR GAP)(-6N)(VALUE? ? OR AMOUNT? ? OR LEVEL? ? OR VALUAT? OR WORTH)
S5	3	S1 AND S2 AND S3 AND S4

5/3,K/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2011 Thomson Reuters. All rts. reserv.

0020371809 - Drawing available  
WPI ACC NO: 2010-E69733/201030

Annuity product for guaranteeing target value of account on  
given target value date, has blended investment guideline structure  
adjusting investments, where product guarantees target value at  
target date

Patent Assignee: ALLIANZ LIFE INSURANCE CO NORTH AMERICA (ALLI-N)  
Inventor: BROWN A M; SLATER D R  
Patent Family (1 patents, 1 countries)

Patent	Application			
Number	Kind Date	Number	Kind Date	Update
US 20100106532	A1	20100429	US 2008259954	A 20081028 201030 B

Priority Applications (number, kind, date): US 2008259954 A 20081028

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20100106532	A1	EN	10	2		

Annuity product for guaranteeing target value of account on  
given target value date, has blended investment guideline structure  
adjusting investments, where product guarantees target value at  
target date

#### Original Titles:

SYSTEMS AND METHODS FOR PROVIDING A DEFERRED ANNUITY WITH A TARGET  
DATE RETIREMENT BENEFIT

Alerting Abstract ...NOVELTY - The product has a blended investment  
guideline structure adjusting investments, where the product  
guarantees a target value at target date. The target  
value is based on an initial investment into a contract account, and  
an account holder is required to follow investment guidelines. The target  
value is adjusted upward when the contract account value  
exceeds the target value at a predetermined date e.g. anniversary date. The  
structure adjusts investments with respect to...

USE - Annuity product for guaranteeing a target value of an  
account on given target value date...

...ADVANTAGE - The annuity product guarantees a fixed benefit  
at a future date for e.g. retirement date, based on an initial investment

into an annuity contract where the annuity holder is required to follow investment guidelines set by the annuity issuer, thus providing a guaranteed amount or target value at a target value date in future, and hence protecting the account holder while enjoying benefits. The product offers a walk-away value of a maximum anniversary value locked in a year in past on any target value date. The investment profile of the account value can be automatically adjusted to be conservative based on the evolution of contract with respect to account value. The target value is considered periodically, and can be adjusted up to account value to incorporate positive investment performance. The schedule of allocations is completely transparent to the owner...

...DESCRIPTION OF DRAWINGS - The drawing shows a flowchart illustrating a method for guaranteeing a target value of an account on any given target value date.

Original Publication Data by Authority

Argentina

5/3,K/2 (Item 2 from file: 350)  
 DIALOG(R)File 350:Derwent WPIX  
 (c) 2011 Thomson Reuters. All rts. reserv.

0018530781 - Drawing available  
 WPI ACC NO: 2009-A29177/200901  
 XRPX Acc No: N2009-021638

Annuity product administering method for data processing system, involves making account value and present value of periodic income payments diverge such that value of income payments is increasingly greater relative to account value

Patent Assignee: CHEN S (CHEN-I); ELAM C P (ELAM-I)

Inventor: CHEN S; ELAM C P

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20080306878	A1	20081211	US 2007758486	A	20070605	200901 B

Priority Applications (no., kind, date): US 2007758486 A 20070605

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20080306878	A1	EN	17	7		

Annuity product administering method for data processing system, involves

making account value and present value of periodic income payments diverge such that value of income payments is increasingly greater relative to account value

Alerting Abstract ...The method involves paying an income payment to an account owner, and subtracting amount of the income payment from an account value. The account value is adjusted, and the amount of the income payment is re-determined. The income payment paying, account value adjusting and amount of income payment re-determining processes are periodically repeated. The account value and present value of the periodic income payments are made to diverge such that value of the periodic income payments is increasingly greater relative to the account value during a payout phase of the annuity account....USE - Method for administering an annuity product for distributing income from an annuity contract in a data processing system (claimed...

...ADVANTAGE - The method allows the insurance companies to provide additional guarantees that affect the income benefit including roll up, periodic step-up of income base to account value, and/or minimum payments. The initial income...

...account value, or the initial income benefit is established as in a traditional annuity and indexed conveniently than the account value, thus assuring the divergence of the respective values of the income benefit and account value over the lifetime of the account owner...

Original Publication Data by Authority

Argentina

5/3,K/3 (Item 3 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2011 Thomson Reuters. All rts. reserv.

0015419611 - Drawing available  
WPI ACC NO: 2005-766196/200578  
Related WPI Acc No: 2010-E92723

Method for integrating savings and credit of payment plan in account balance, involves performing amortization rate process by calculating periodic ordinary amortization as fixed percentage of last account balance, savings and debt

Patent Assignee: FUENTES-TORRES A (FUEN-I); SCIA INVESTMENT LTDA (SCIA-N); TYSZKA E (TYSZ-I); SCIA INVESTMENT LTD (SCIA-N)  
Inventor: FUENTES-TORRES A; SCIA INVESTMENT LTDA.



Patent Family (9 patents, 115 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20050240521	A1	20051027	US 2005160554	A	20050628	200578 B
WO 2007002401	A2	20070104	WO 2006US24482	A	20060623	200703 E
GB 2441938	A	20080319	WO 2006US24482	A	20060623	200820 E
		GB 2008696	A	20080116		
EP 1904956	A2	20080402	EP 2006785439	A	20060623	200825 E
		WO 2006US24482	A	20060623		
WO 2007002401	A3	20080821	WO 2006US24482	A	20060623	200857 E
JP 2008547132	W	20081225	WO 2006US24482	A	20060623	200903 E
		JP 2008519426	A	20060623		
CA 2613423	A1	20070104	CA 2613423	A	20060623	200923 E
		WO 2006US24482	A	20060623		
		CA 2613423	A	20071221		
US 7542935	B2	20090602	US 2005160554	A	20050628	200937 E
CN 101553837	A	20091007	CN 200680023800	A	20060623	200972 E
		WO 2006US24482	A	20060623		

Priority Applications (no., kind, date): US 2005160554 A 20050628

#### Patent Details

Number Kind Lan Pg Dwg Filing Notes

US 20050240521 A1 EN 26 5

WO 2007002401 A2 EN

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BW  
BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HN  
HR HU ID IL IN IS JP KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LV LY MA  
MD MG MK MN MW MX MZ NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG  
SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE ES  
FI FR GB GH GM GR HU IE IS IT KE LS LT LU LV MC MW MZ NA NL OA PL PT RO  
SD SE SI SK SL SZ TR TZ UG ZM ZW

GB 2441938 A EN PCT Application WO 2006US24482

Based on OPI patent WO 2007002401

EP 1904956 A2 EN PCT Application WO 2006US24482

Based on OPI patent WO 2007002401

Regional Designated States,Original: AL AT BA BE BG CH CY CZ DE DK EE ES  
FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK NL PL PT RO SE SI SK TR YU

WO 2007002401 A3 EN

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BW  
BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HN  
HR HU ID IL IN IS JP KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LV LY MA  
MD MG MK MN MW MX MZ NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG  
SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE ES

FI FR GB GH GM GR HU IE IS IT KE LS LT LU LV MC MW MZ NA NL OA PL PT RO  
SD SE SI SK SL SZ TR TZ UG ZM ZW

JP 2008547132 W JA 37 PCT Application WO 2006US24482

Based on OPI patent WO 2007002401

CA 2613423 A1 EN PCT Application WO 2006US24482

PCT national entry CA 2613423

Based on OPI patent WO 2007002401

CN 101553837 A ZH PCT Application WO 2006US24482

Based on OPI patent WO 2007002401

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...savings and credit transactions belonging to the same payment plan into a single account, which can be carried out at different periods in time, for any amount, agreed on with different fixed or adjustable interest rates, without losing the payment conditions of each savings and credit. The Sciac card as a...

...themselves and with financial institutions, maintains account balances, determines installments for debt and savings balances, manages available credit limits and guarantees, and manages other financial and payment services...

...savings and credit transactions belonging to the same payment plan into a single account, which can be carried out at different periods in time, for any amount, agreed on with different fixed or adjustable interest rates, without losing the payment conditions of each savings and credit. The Sciac card as a...

...themselves and with financial institutions, maintains account balances, determines installments for debt and savings balances, manages available credit limits and guarantees, and manages other financial and payment services...

...savings and credit transactions belonging to the same payment plan into a single account, which can be carried out at different periods in time, for any amount, agreed on with different fixed or adjustable interest rates, without losing the payment conditions of each savings and credit. The Sciac card as a...

...themselves and with financial institutions, maintains account balances, determines installments for debt and savings balances, manages available credit limits and guarantees, and manages other financial and payment services...

...savings and credit transactions belonging to the same payment plan into a single account. Transactions can be carried out at different periods in time, for any amount, agreed on with different fixed or adjustable interest rates, without losing the payment conditions of each savings and credit. A financial account card as...

...themselves and with financial institutions, maintains account balances, determines installments for debt and savings balances, manages available credit limits and guarantees, and manages other financial and payment services...

...savings and credit transactions belonging to the same payment plan into a single account, which can be carried out at different periods in time, for any amount, agreed on with different fixed or adjustable interest rates, without losing the payment conditions of each savings and credit. The Sciac card as a...

...themselves and with financial institutions, maintains account balances, determines installments for debt and savings balances, manages available credit limits and guarantees, and manages other financial and payment services....

#### IV. Text Search Results from Dialog

##### A. NPL Files, Abstract

Non-Patent Literature: Non-Full Text

Dialog files: 2,35,65,95,99,139,256,474,475,583

File 2:INSPEC 1898-2011/Nov W3

(c) 2011 The IET

File 35:Dissertation Abs Online 1861-2011/Oct

(c) 2011 ProQuest Info&Learning

File 65:Inside Conferences 1993-2011/Nov 29

(c) 2011 BLDSC all rts. reserv.

File 95:TEME-Technology & Management 1989-2010/Oct W3

(c) 2010 FIZ TECHNIK

File 99:Wilson Appl. Sci & Tech Abs 1983-2011/Oct

(c) 2011 The HW Wilson Co.

File 139:EconLit 1969-2011/Oct

(c) 2011 American Economic Association

File 256:TecTrends 1982-2011/Apr W1

(c) 2011 Info.Sources Inc. All rights res.

File 474:New York Times Abs 1969-2011/Nov 29

(c) 2011 The New York Times

File 475:Wall Street Journal Abs 1973-2011/Feb 14

(c) 2011 The New York Times

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13

(c) 2002 Gale/Cengage

Set	Items	Description
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S1	38445	(RETIREMENT OR PENSION? ? OR 401K OR IRA OR ANNUIT?)(5N)(INCOME OR BENEFIT? ? OR FUND? ? OR COMPENSAT? OR DISBURS? OR DISTRIBUTUT? OR PAYMENT? ? OR PAY()OUT? ? OR PAYOUT? ? OR REVENUE)
----	-------	--

S2	1926	(GUARANTEE? OR WARRANT? OR PROMIS? OR INSUR? OR ASSUR? OR - ENSUR? OR INDEMNI? OR PLEDG? OR PROTECT?)(8N)(INCOME OR PAY? ? OR PAYING OR PAYMENT? ? OR PAID OR PAY()OUT? ? OR PAYOUT? ? - OR AMOUNT? ? OR VOLUME? ? OR QUANTIT? OR LEVEL? ? OR VALUE? ? OR VALUAT?)
----	------	--

S3	404	(ADJUST? OR VARY? OR VARIA? OR REVIS? OR CORRECT? OR ACCOMMODAT? OR ADAPT? OR DIFFERENTIAL? OR COMPENSAT? OR ARBITRA?)(-6N)(MODULE? ? OR ACCOUNT? ? OR UNIT? ? OR COMPONENT? ? OR PROGRAM? ? OR ROUTINE? ? OR SEQUENCE? ? OR FUNCTION? ? OR PROCESS OR PROCESSES OR PROCEDURE? ?)
----	-----	---

S4	310	(DIFFERENCE OR DIFFERENT OR DIFFERING OR DIVERG? OR DEVIAT?
----	-----	---

OR DISCREPANCY? OR POSITIVE OR NEGATIVE OR DISPARITY OR GAP)(-  
6N)(VALUE? ? OR AMOUNT? ? OR LEVEL? ? OR VALUATION? OR WORTH)

S5 1 S1 AND S2 AND S3 AND S4

S6 1 S5 NOT PY>2002

6/3,K/1 (Item 1 from file: 139)

DIALOG(R)File 139:EconLit

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716844

TITLE: Comparing the Economic and Conventional Approaches to Financial  
Planning

AUTHOR(S): Gokhale, Jagadeesh; Kotlikoff, Laurence J.; Warshawsky, Mark J.

AUTHOR(S) AFFILIATION: Unlisted; Unlisted; Unlisted

PUBLICATION INFORMATION: National Bureau of Economic Research, Inc, NBER  
Working Papers: 7321

PUBLICATION DATE: 1999

LANGUAGE: English

AVAILABILITY: <http://www.nber.org/papers/w7321.pdf>

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

...ABSTRACT: retirement, after retirement, and in the event of an untimely death of the head or spouse. It then determines the amounts of saving and life insurance needed to achieve these targets. The economic approach is based on the life-cycle model of saving. Its goal is...

... that it wants to preserve that living standard in the future. Although spending targets under the conventional approach can be adjusted in an iterative process to approximate those derived under the economic approach, there are practical limits to doing so. This is particularly the case...

...24 cases, 20 of which are stylized and 4 of which are actual households. The two software programs recommend dramatically different levels of saving or life insurance in each of the 24 cases. The different saving recommendations primarily reflect ESPlanner's adjustment for household demographics and borrowing...

... s accounting for contingent household plans and for Social Security's survivor benefits. The less detailed tax and Social Security retirement benefit calculations used in our implementation of QFP also explain some of the differences between the two programs.

## B. NPL Files, Full-text

### Non-Patent Literature: Full Text

Dialog files: 9,13,15,16,20,75,148,160,267,268,275,610,613,621,624,625,626,634,636,647,674,810,813

File 9:Business & Industry(R) Jul/1994-2011/Nov 28  
(c) 2011 Gale/Cengage

File 13:BAMP 2011/Nov 28  
(c) 2011 Gale/Cengage

File 15:ABI/Inform(R) 1971-2011/Nov 28  
(c) 2011 ProQuest Info&Learning

File 16:Gale Group PROMT(R) 1990-2011/Nov 23  
(c) 2011 Gale/Cengage

File 20:Dialog Global Reporter 1997-2011/Nov 29  
(c) 2011 Dialog

File 75:TGG Management Contents(R) 86-2011/Nov W3  
(c) 2011 Gale/Cengage

File 148:Gale Group Trade & Industry DB 1976-2011/Nov 24  
(c) 2011 Gale/Cengage

File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group

File 267:Finance & Banking Newsletters 2008/Sep 29  
(c) 2008 Dialog

File 268:Banking Info Source 1981-2011/Nov W3  
(c) 2011 ProQuest Info&Learning

File 275:Gale Group Computer DB(TM) 1983-2011/Nov 28  
(c) 2011 Gale/Cengage

File 610:Business Wire 1999-2011/Nov 29  
(c) 2011 Business Wire.

File 613:PR Newswire 1999-2011/Nov 29  
(c) 2011 PR Newswire Association Inc

File 621:Gale Group New Prod.Annou.(R) 1985-2011/Nov 28  
(c) 2011 Gale/Cengage

File 624:McGraw-Hill Publications 1985-2011/Nov 29  
(c) 2011 McGraw-Hill Co. Inc

File 625:Amerikan Banker Publications 1981-2008/Jun 26  
(c) 2008 Amerikan Banker

File 626:Bond Buyer Full Text 1981-2008/Jul 07  
(c) 2008 Bond Buyer

File 634:San Jose Mercury Jun 1985-2011/Nov 26  
(c) 2011 San Jose Mercury News

File 636:Gale Group Newsletter DB(TM) 1987-2011/Nov 24  
(c) 2011 Gale/Cengage

File 647:UBM Computer Fulltext 1988-2011/Nov W4  
(c) 2011 UBM, LLC

File 674:Computer News Fulltext 1989-2006/Sep W1

(c) 2006 IDG Communications  
File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	1941016	(RETIREMENT OR PENSION? ? OR 401K OR IRA OR ANNUIT?)(5N)(INCOME OR BENEFIT? ? OR FUND? ? OR COMPENSAT? OR DISBURS? OR DISTRIBUTUT? OR PAYMENT? ? OR PAY()OUT? ? OR PAYOUT? ? OR REVENUE)
S2	253513	(GUARANTEE? OR WARRANT? OR PROMIS? OR INSUR? OR ASSUR? OR - ENSUR? OR INDEMNI? OR PLEDG? OR PROTECT?)(8N)(INCOME OR PAY? ? OR PAYING OR PAYMENT? ? OR PAID OR PAY()OUT? ? OR PAYOUT? ? - OR AMOUNT? ? OR VOLUME? ? OR QUANTIT? OR LEVEL? ? OR VALUE? ? OR VALUAT?)
S3	80548	(ADJUST? OR VARY? OR VARIA? OR REVIS? OR CORRECT? OR ACCOMMODAT? OR ADAPT? OR DIFFERENTIAL? OR COMPENSAT? OR ARBITRA?)(-6N)(MODULE? ? OR ACCOUNT? ? OR UNIT? ? OR COMPONENT? ? OR PROGRAM? ? OR ROUTINE? ? OR SEQUENCE? ? OR FUNCTION? ? OR PROCESS OR PROCESSES OR PROCEDURE? ?)
S4	60797	(DIFFERENCE OR DIFFERENT OR DIFFERING OR DIVERG? OR DEVIAT? OR DISCREPANC? OR POSITIVE OR NEGATIVE OR DISPARITY OR GAP)(-6N)(VALUE? ? OR AMOUNT? ? OR LEVEL? ? OR VALUAT? OR WORTH)
S5	242	S1(S)S2(S)S3(S)S4
S6	18	S5 NOT PY>2002
S7	16	RD (unique items)

7/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

00211325 83-22886  
Employers May Not Offer Group Annuity Benefits  
Geisel, Jerry  
Business Insurance v17n32 PP: 1, 6 Aug 8, 1983  
ISSN: 0007-6864 JRNL CODE: BIN

ABSTRACT: To comply with a recent Supreme Court ruling forbidding the use of a sex factor in retirement benefit calculations, insurers offering group life annuities plan to market new and revised programs providing men and women with the same fixed monthly benefit. Benefit experts do not expect these unisex group annuity products to sell well to male employees, who the experts say are more likely to take a lump-sum accumulated benefit and buy an individual annuity from an insurer at the old benefit level. (The Supreme Court

decision, in Arizona Governing Committee versus Norris, does not apply to individually purchased annuities.) Without male participation...

...success for their new unisex group life annuity products, citing convenience as a major selling point. Insurers plan to use different strategies to determine new benefit levels.

7/3,K/2 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2011 Gale/Cengage. All rts. reserv.

06355978 Supplier Number: 54689925 (USE FORMAT 7 FOR FULLTEXT)  
One in 10 Japanese firms favors 401(k) pension plan.  
Japan Weekly Monitor, pNA  
May 17, 1999  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 271

... plans run by major companies guarantee a fixed level of benefits, making it necessary for them to make up the difference when investment returns fall below expected levels.

7/3,K/3 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2011 Dialog. All rts. reserv.

22993575  
Integrating Compensation With Business Strategy  
FINANCIAL EXPRESS  
May 24, 2002  
JOURNAL CODE: WFEX LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1585

...a performance driven organization". In sync with this strategy, the company is implementing a compensation structure across the organization that ensures external parity with the best paying companies in the industry segment. "At the same time the reward systems will ensure that compensation is strongly linked to...tied to business strategy". However, Mr.Vijayakumar outlines a way forward: "It is very important in this context that HR function,which generally handle compensation in most of the organisations need to have an integrated linkage with business to positively contribute to business strategies. This...



7/3,K/4 (Item 2 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2011 Dialog. All rts. reserv.

14125480 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Toyo Tst.& Banking - Interim Results - Part 1  
REGULATORY NEWS SERVICE  
December 05, 2000  
JOURNAL CODE: WRNS LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 6376

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... amount of the revaluation differences has been included in the item  
Deferred Tax Liabilities Related to Revaluation. In addition, the  
amount of the revaluation difference has been included in the  
item Revaluation Account, shown under Stockholders' Equity. Revaluation  
date: March 31, 1998 Revaluation method as...

... for which execution of obligation will defer to other liabilities, of  
Y94,000 million. 30. Bonds are Undated Exchangeable Subordinated  
Guaranteed Bonds. 31. The amounts in trust accounts, which are  
contractually indemnified , were as follows. Jointly Operated  
Designated Money Trusts: Y931,803 million Loan Trusts: Y3,777,697 million  
32. Stockholder's...

7/3,K/5 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c) 2011 Gale/Cengage. All rts. reserv.

0020112553 SUPPLIER NUMBER: 90116653 (USE FORMAT 7 OR 9 FOR FULL  
TEXT)  
Selected historical and other data.(Statistical Data Included)  
Statistics of Income. SOI Bulletin, 21, 4, 227(126)  
Spring, 2002  
DOCUMENT TYPE: Statistical Data Included ISSN: 0730-0743  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 53829 LINE COUNT: 18196

...  
Number with paid preparer's signature 110,824 50,104  
Number of exemptions (3) 489,772 239,701  
Adjusted gross income  
(AGI) (4) 10,744,872 6,987,448

Salaries and wages in AGI: (5) Number	158,273	73,390
Amount...877		
Net capital gain (less loss)		
in AGI: Number	129,080	90,063
Amount	563,960	572,284
Taxable Individual Retirement Arrangements distributions		
: Number	47,255	27,580
Amount	485,285	399,776
Pensions and annuities in AGI: Number	117,240	58,665

...

...Amount	753,248	424,858
Total statutory adjustments: Number	110,928	48,136
Amount	211,594	139,332
Self-employment retirement plans: (6) Number	3,998	3,829
Amount	17,632	22,349
Total itemized deductions: (7) Number	335,425	193...

...702

Net capital gain (less loss)		
in AGI: Number	15,203	7,320
Amount	69,002	49,672
Taxable Individual Retirement Arrangements distributions		
: Number	4,580	2,016
Amount	37,106	24,533
Pensions and annuities in AGI: Number	7,635	2,978

...264

Net capital gain (less loss)		
in AGI: Number	228,293	135,339
Amount	964,910	893,388
Taxable Individual Retirement Arrangements distributions		
: Number	77,131	39,787
Amount	830,893	603,161
Pensions and annuities in AGI: Number	169,973	73,842

...

...525

Net capital gain (less loss)		
in AGI: Number	48,516	29,455
Amount	195,496	181,082
Taxable Individual Retirement Arrangements distributions		

: Number	17,878	9,537	
Amount		198,743	151,376
Pensions and annuities in AGI: Number		45,696	20,453

...

...Amount	307,715	157,170	
Total statutory adjustments: Number		45,726	16,837
Amount	80,663	48,539	
Self-employment retirement plans: (6) Number	1,340	1,124	
Amount	6,241	6,954	
Total itemized deductions: (7) Number		116,815	63...

...996

Net capital gain (less loss) in AGI: Number	71,395	46,014
Amount	368,954	361,796
Taxable Individual Retirement Arrangements distributions		
: Number	24,550	13,671
Amount	254,396	195,610
Pensions and annuities in AGI: Number	48,313	24,062
Amount	940,305	591,892
Social Security benefits in AGI: Number		34,105...

...624

Amount	94,594	45,713
Child care credit: Number	18,033	8,658
Amount	7,141	3,517
Earned income credit: (9) Number	--	--
Amount	--	--
Excess earned income credit (refundable): (10) Number	--	--
Amount	--	--
Income tax: (11) Number	217,638	101,450
Amount	1,371,140	1,099,000

...

7/3,K/6 (Item 2 from file: 148)  
 DIALOG(R)File 148:Gale Group Trade & Industry DB  
 (c) 2011 Gale/Cengage. All rts. reserv.

15771631 SUPPLIER NUMBER: 97874254 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Current labor statistics.

Monthly Labor Review, 125, 11, 47(66)

Nov, 2002

ISSN: 0098-1818 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 27783 LINE COUNT: 09128

... employment, and unemployment, see the Notes section on Employment and Unemployment Data: Household survey data.

Notes on the data

The adjusted statistics have been adapted to the age at which compulsory schooling ends in each country, rather than to the U.S. standard of 16...

7/3,K/7 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c) 2011 Gale/Cengage. All rts. reserv.

15531125 SUPPLIER NUMBER: 96696935 (USE FORMAT 7 OR 9 FOR FULL TEXT)

BEA current and historical data: national, international, and regional data.

Survey of Current Business, 82, 12, D-1(76)

Dec, 2002

ISSN: 0039-6222 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 32552 LINE COUNT: 13727

...	Nondepository institutions	691	667	690
	Security and commodity brokers	796	873	855
	Insurance carriers	1,526	1,497	1,488
	Insurance agents, brokers, and service	873	893	909
	Real estate	1,759	1,764	1,777
	Holding and other investment offices	236	242	238
	Services	40,637	42,040...	

7/3,K/8 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c) 2011 Gale/Cengage. All rts. reserv.

15038116 SUPPLIER NUMBER: 91753329 (USE FORMAT 7 OR 9 FOR FULL TEXT)

National income and product accounts tables.(Statistical Data Included)

Survey of Current Business, 82, 8, 36(87)

August, 2002

DOCUMENT TYPE: Statistical Data Included ISSN: 0039-6222

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 42650 LINE COUNT: 19227

...	deficit (-), national				
	income and product				
	accounts	24	40.7	38.3	18.0
	Social insurance funds	25	.6	.9	.1
	Other				
		26	40.0	37.4	17.8

Addenda:

Net lending or net				
borrowing (-)	27	-23.4	-36.6	-56.9...

7/3,K/9 (Item 5 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c) 2011 Gale/Cengage. All rts. reserv.

14582813 SUPPLIER NUMBER: 86064656 (USE FORMAT 7 OR 9 FOR FULL TEXT)

U.S. International Transactions, fourth quarter and year 2001.(Statistical  
Data Included)

Bach, Christopher L.

Survey of Current Business, 82, 4, 29(46)

April, 2002

DOCUMENT TYPE: Statistical Data Included ISSN: 0039-6222

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 40429 LINE COUNT: 11501

...	69	U.S. liabilities reported by		
		U.S. banks, not included		
		elsewhere	-59,350	103,403
	70	Statistical discrepancy (sum of		
		above items with sign reversed)	58,074	-58,705
	70a	Of which: Seasonal adjustment		
		discrepancy	-8,580	1,214

Memoranda...

7/3,K/10 (Item 6 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c) 2011 Gale/Cengage. All rts. reserv.

14368981 SUPPLIER NUMBER: 81790506 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
 Current labor statistics.(United States)(Statistical Data Included)  
 Monthly Labor Review, 124, 9, 37(60)  
 Sept, 2001  
 DOCUMENT TYPE: Statistical Data Included ISSN: 0098-1818  
 LANGUAGE: English RECORD TYPE: Fulltext  
 WORD COUNT: 24494 LINE COUNT: 07330

... break in series reflects a major redesign of the labor force survey  
 questionnaire and collection methodology introduced in January 1994.  
 Revised population estimates based on the 1990 census, adjusted for  
 the estimated undercount, also were incorporated. In 1996, previously  
 published data...

...and earlier years. See the Notes section on Employment and Unemployment  
 Data of this Review.

BLS recently introduced a new adjusted series for Canada.  
 Beginning with the data for 1976, Canadian data are adjusted to more  
 closely approximate U.S. concepts...

7/3,K/11 (Item 7 from file: 148)  
 DIALOG(R)File 148:Gale Group Trade & Industry DB  
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13701115 SUPPLIER NUMBER: 76515315 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
 Financial and Business Statistics.  
 Federal Reserve Bulletin, 86, 5, A1  
 May, 2000  
 ISSN: 0014-9209 LANGUAGE: English RECORD TYPE: Fulltext  
 WORD COUNT: 26850 LINE COUNT: 13083

... 67.8 69.2 68.2

Wednesday figures

Account 2000

Feb. 9 Feb. 16 Feb. 23

Seasonally adjusted

Assets

1 Bank credit	1,623.6	1,631.8	1,636.2
2 Securities in bank credit	456.7	457.5	459

...local treasuries(6)	271.6	n.a.	
Individuals			
23 Savings bonds	186.6(r)	186.5	
24 Pension funds	444.9	n.a.	
25 Private	228.3	n.a.	
26 State and Local	216.6	n.a.	
27 Foreign and international(7...			
nonresidential	52,923	54,539	56,222
16 Farm	417	435	443
17 Life insurance companies	213,640	219,063	224 ,642
18 One- to four-family	6,590	6,956	7,295
19 Multifamily	31,522	31,528	31,813

...bank trust departments.

(3.) Includes savings banks and savings and loan associations.

(4.) FmHA-guaranteed securities sold to the Federal Financing Bank

were reallocated from FmHA mortgage pools to FmHA mortgage holdings in 1986:Q4 because of accounting changes by the...7 358.1

47 Life insurance reserves	566.2	610.6
48 Pension fund reserves	5,767.8	6,642.
49		
Trade payables	1,698.0	1,812.8
50 Taxes payable	107.6	123.6
51 Investment in bank personal...828.0		
20 Other insurance companies	515.3	535.7
21 Private pension funds	834.7	953.4
22 State and local government retirement funds	632.0	698.0(r)
23 Money Market mutual funds	721.9	965.9
24 Mutual funds	901.1	1,025.9
25 Closed-end funds	98.3...	

...572.3(r)		
47 Life insurance reserves	665.0	718.3
48 Pension fund reserves	7,894.4	9,079.
49 Trade payables	1,938.6	1,966.5(r)
50 Taxes payable	140.4	152.8(r)
51 Investment...		

...810.6		
20 Other insurance companies	520.8	518.8

21	Private pension funds	885.9	909.8
22	State and local government retirement funds	668.5	685.7(r)
23	Money market mutual funds	815.9	869.9
24	Mutual funds	979.1	1,005.9
25	Closed-end funds	100.5...	573.6(r)
47	Life insurance reserves	690.6	703.5
48	Pension fund reserves	8,730.8	8,116.
49	Trade payables	1,933.9	1,953.0(r)
50	Taxes payable	144.6	155.0
51	Investment in...		

...853.7

20	Other insurance companies	535.7	530.8
21	Private pension funds	953.4	968.5

7/3,K/12 (Item 8 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c) 2011 Gale/Cengage. All rts. reserv.

13700977 SUPPLIER NUMBER: 76514751 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Financial and Business Statistics.(Illustration)

Federal Reserve Bulletin, 86, 6, A1

June, 2000

DOCUMENT TYPE: Illustration ISSN: 0014-9209 LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 20627 LINE COUNT: 09512

...

22	Nonfederal debt	13,655.4(r)	13,655.4(r)	13,755.0(r)
----	-----------------	-------------	-------------	-------------

Not seasonally adjusted

Measures(2)

M1	1,148.3	1,148.3	1,127.6
24 M2	4,680.5	4,680.5	4,685...
Other insurance companies	24.9	21.5	22.5
21 Private pension funds	46.1	56.0	52.3
22 State and local government retirement funds	30.9	33.6	37.3
23 Money market mutual funds	30.0	86.5	88.8
24 Mutual funds	-7.1	52.5	48.9
25 Closed-end...			
49 Life insurance reserves	35.5	45.8	44.5



50 Pension fund reserves	254.7	235.1	246.9
51 Taxes payable	2.6	6.2	16.0
52 Investment in bank personal trusts	17.8	4.0	-8.6
53...insurance companies	468.7	491.2	515.3
21 Private pension funds	716.9	769.2	834.7
22 State and local government retirement funds	531.0	568.2	632.0
23 Money market mutual funds	545.5	634.3	721.9
24 Mutual funds	771.3	820.2	901.1
25 Closed-end funds...			
Life insurance reserves	566.2	610.6	665.0
48 Pension fund reserves	5,767.8	6,642.5	7,

7/3,K/13 (Item 9 from file: 148)  
 DIALOG(R)File 148:Gale Group Trade & Industry DB  
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03933724 SUPPLIER NUMBER: 07694371 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
 Compensation, benefits and work schedules. (Learning from Personnel  
 Research: 1963-1988)  
 Siegel, Gilbert B.  
 Public Personnel Management, v18, n2, p176(17)  
 Summer, 1989  
 ISSN: 0091-0260 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
 WORD COUNT: 7518 LINE COUNT: 00632

... Fringe Benefit Options," Personnel Administration 20, n.7 (1975),  
 31-6; P. Stonebraker, "Flexible and Incentive Benefits: a Guide to  
 Program Development," Compensation Review 17, n.2 (1985),  
 40-53. (40)J. Ferris, "Local Government Pensions and Their Funding: Policy  
 Issues and Options...

...Can Government and Organizations Make It Attractive?" Business Horizons  
 (November-December 1985), 72-8. (43)F. Best, "The Future of  
 Retirement and Life Time Distribution of Work," Aging and Work,  
 (Summer 1979); Johnson and Higgins, 1979 Study of American Attitudes Toward  
 Pensions and Retirement, (New...

7/3,K/14 (Item 1 from file: 267)  
 DIALOG(R)File 267:Finance & Banking Newsletters  
 (c) 2008 Dialog. All rts. reserv.

04580964

Getting a Head Start On The Deal's People Issues

Jim McKay & Imran Qureshi

Mergers & Acquisitions Journal

July 1,2001 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH WORD COUNT: 3265 RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...value (i.e., the price that should have been paid), reflecting the overpayment in price at the deal closing.

Integration gap - The difference between the real value and the achieved results, reflecting the value eroded after the deal has closed.

So, how can HR people help eliminate...

...that HR holds a credible position within the acquiring company and that this role goes well beyond the relatively ministerial functions of routine reviews of administrative processes, compensation structures, and analysis of benefit plan costs.

Due Diligence: Linking Transaction And Integration

In-depth due diligence begins in earnest...in the U.S.

Pension liabilities

These liabilities are sometimes greater than the deal price itself, particularly where major defined benefit pension plans exist, including the U.S., the U.K., Japan, Germany, The Netherlands, Canada, and countries with substantial termination indemnity...

...backing the liabilities and the true actuarial liabilities, rather than the liabilities recorded. For synergies, the critical point is to ensure that the valuation model reflects realistic and accurate data and appropriately allows for local legal issues that affect the timing and size of...

7/3,K/15 (Item 2 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters

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04578458

Crossover with Low Loads: Low-load insurance is a great transition tool when shifting from a commission-based to a fee-based income.

Joseph W. Maczuga

Financial Planning

May 1,2001 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH WORD COUNT: 1413 RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...a planner will face during this transition is the "cash-flow crevice"; that is, the black hole in one's income stream. Low-load insurance can turn out to be a great transition tool when shifting from a commission- to fee-based income.

Let's...a subaccount that has the highest management fees. For a 50-year-old male with \$1 million of coverage, the difference in cash value projected in the 30th year is almost \$200,000! Which policy is better? They are the same policy!

Using the...

...600. Run an illustration, go back and adjust the lapse expense ratio downward 30% and run the illustration again. The difference in cash value projected in the 20th year is \$8,000. Same policy, but with just one of the many cost factors "tweaked...insurance planner/adviser understands the application of insurance in planning concepts, but has been weaned on bundled costs and hidden compensation. Unbundling premium functions, full disclosure and compensation acknowledgement become a major psychological barrier.

Then there is the misconception that you can compare policies by comparing illustrations. The...

...change, and often the design is manufactured specifically to illustrate well. Think about it: We cannot project or illustrate mutual funds, market performance or variable annuities, but we can project a policy's performance which has more variables than any of the aforementioned products.

Our experience has...

7/3,K/16 (Item 1 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0178543

NAIC Sets 1996 Accounting Priorities

Insurance Accountant - February 19, 1996; Pg. 1; Vol. 6, No. 7

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 678

TEXT:

...statutory accounting.

On intercompany pooling arrangements, the task force said that by the end of year it will "finalize recommended revisions to reporting procedures ." Among other things it will focus on the reporting of accrued retrospective premiums, the feasibility of establishing a procedure to...

...deposit accounting procedures.

On separate accounts, the task force said it will draft actuarial guidelines for reserving of enhanced death benefits of variable annuities.

It also plans to monitor the increased disclosures under the new separate account filing requirements and recommend modifications, if appropriate...  
...as opposed to credit risk) in the annual statement by winter national meeting.

Review new investment vehicles being purchased by insurers and provide appropriate annual statement disclosure and valuation methods.

Monitor the reporting and annual statement accounting for derivative instruments, including puts, calls, options futures and replications.

Review changes...

...formats that will meet the needs of the states and lessen the burden on industry for reporting like data in different formats.

Refine instructions for the Asset Valuation Reserve/Interest Maintenance Reserve in coordination with the Valuation of Securities Task Force.

Refine reporting of investments in coordination with...

...for calculating Health Risk-Based Capital.

Financial Condition Subcommittee

Continue to monitor issuance of and investment in surplus notes by insurers for any possible changes in accounting, valuation or risk-based capital standards.

By the fall meeting, finalize amendments to the NAIC Insurance Holding Company System Regulatory Act...

## **V. Additional Resources Searched**

No results were found in the Internet & Personal Computing Abstracts through EBSCO.  
No results were found in the Financial Times through Proquest.